

Design Thinking and Innovation Opportunities in the UK E-Commerce Market

Introduction

The rapid development of digital technology has significantly transformed the way businesses operate and how consumers purchase products and services. E-commerce has moved from being an alternative sales channel to becoming an important component of modern retail. The COVID-19 pandemic accelerated this transformation, encouraging businesses that had traditionally relied on physical stores to adopt online ordering, digital payments, social media marketing, delivery services and cloud-based technologies. Although digitalisation has created significant opportunities for businesses, the benefits have not been distributed equally. Small retailers, independent businesses and organisations operating in rural communities can face difficulties adopting digital technologies because of financial constraints, limited technical expertise, lack of time and uncertainty about which technologies provide genuine business value.

The UK therefore represents a significant environment for innovation in digital commerce. Online spending has become deeply embedded in consumer behaviour. Office for National Statistics (ONS) data indicate that internet sales represented 27.4% of total retail sales in 2025, demonstrating that online retail remains a major component of the UK retail economy (ONS, 2026a). In September 2025, online spending accounted for 50.5% of total UK card spending, compared with 43.7% in September 2019 (ONS, 2026b). These figures demonstrate the scale of the opportunity for businesses capable of providing effective digital services to consumers and retailers.

At the same time, the UK government has identified digital adoption among small and medium-sized enterprises (SMEs) as an important economic priority. The Department for Business and Trade (DBT) reports that SMEs can experience persistent barriers including high adoption and switching costs, insufficient technical expertise and uncertainty about implementing digital tools (DBT, 2025a). Research into SME technology adoption also identifies cost, time, staffing and skills as major barriers (DBT, 2025b). These challenges suggest that there is an opportunity for innovative solutions that do not simply provide another piece of software but instead make digital transformation easier, more affordable and more relevant to small businesses.

This report applies a design thinking and innovation perspective to the UK e-commerce environment. First, it identifies and evaluates key opportunity areas within the market, considering user pain points, market gaps, technological enablers, scalability and sustainability. Second, it applies the five stages of Design Thinking—Empathise, Define, Ideate, Prototype and Test—to develop a new venture concept. The report also incorporates wider innovation frameworks, including the Design Council's Double Diamond, the Lean Startup approach, the Business Model Canvas and the Value Proposition Canvas. The proposed venture, named RuralLink UK, is an integrated digital commerce platform designed to help small rural retailers sell online, manage inventory, accept digital payments, promote their businesses and coordinate local delivery.

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The UK E-Commerce and Digital Transformation Environment

Digitalisation has changed the relationship between businesses and consumers. Customers increasingly expect businesses to provide convenient online purchasing, multiple payment options, rapid communication and flexible delivery. Consequently, businesses that rely exclusively on physical storefronts may find it more difficult to compete with digitally enabled competitors.

The growth of online retail demonstrates the scale of this change. ONS data show that internet sales accounted for 27.4% of total retail sales in 2025, compared with 19.2% in 2019 (ONS, 2026a). Although the extraordinary increase seen during the pandemic has moderated, online retail has remained at a substantially higher level than before COVID-19. Furthermore, ONS data show that online spending increased by 8.4% in the fourth quarter of 2025 compared with the same quarter of 2024, while the proportion of sales made online reached 28.3% in December 2025 (ONS, 2026c).

This environment creates opportunities not only for large e-commerce organisations but also for technology providers supporting smaller businesses. The UK government has recognised that digital adoption can improve productivity and competitiveness among SMEs. The SME Digital Adoption Taskforce identified cloud computing, customer relationship management and resource planning software as examples of technologies that can improve SME productivity (DBT, 2025a).

However, digital adoption remains challenging. Smaller organisations often do not have dedicated IT departments, specialist marketing teams or sufficient resources to implement complex systems. DBT (2025b) found that cost, time, staffing and skills are significant barriers to technology adoption. The research also highlights uncertainty about technological change and concerns that businesses may purchase solutions that become unsuitable or obsolete.

This creates an important design opportunity. Rather than asking small businesses to purchase and manage multiple disconnected technologies, innovation can focus on creating simpler integrated solutions. Such an approach is consistent with design thinking because the starting point is not the technology itself but the needs and experiences of the people who will use it.

Task 1: Identification of Key Opportunity Areas

E-Commerce Platforms

The first major opportunity is the development of accessible e-commerce platforms for small and independent businesses.

Large retailers have significant advantages because they can invest in sophisticated websites, mobile applications, search engine optimization, online advertising, inventory management and professional delivery networks. In contrast, a small rural retailer may have only a few employees and limited financial resources. Creating and maintaining an independent online store can therefore be difficult.

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The opportunity is to develop low-cost, easy-to-use platforms that allow small retailers to establish an online presence without requiring advanced technical knowledge. The platform could provide product catalogues, online ordering, payment processing, customer accounts and delivery options within a single system.

The market gap exists because many existing digital solutions are designed around individual functions. A retailer may need one system for creating a website, another for inventory, another for customer relationship management, another for payments and another for marketing. This fragmentation increases cost and complexity.

An integrated solution could therefore create value by reducing the number of systems that businesses need to manage.

The opportunity is particularly relevant in rural communities. Rural consumers may have fewer physical shopping choices and may benefit from access to local products through digital channels. At the same time, local retailers can use e-commerce to reach customers beyond their immediate physical location.

Digital Marketing Services

Digital marketing represents a second important opportunity. Social media platforms have made it possible for small businesses to communicate directly with consumers, but having access to social media does not necessarily mean that businesses know how to use it effectively.

Small retailers may lack the time or expertise required to create regular content, run advertising campaigns, analyse customer behaviour or optimise their online presence. A digital commerce platform could therefore integrate basic marketing tools into the selling process.

For example, RuralLink UK could automatically generate promotional recommendations based on inventory levels. If a retailer has excess stock of a particular product, the system could suggest a promotion and provide a ready-to-use social media post. Retailers could also receive simple analytics showing which products are most popular and which promotional activities generate the highest engagement.

This would transform digital marketing from an additional responsibility into an integrated element of the retail platform.

Retail Management Software

Retail management software represents another significant opportunity. Inventory management is particularly important for small retailers because inaccurate information about stock can result in lost sales, over-ordering or customer dissatisfaction.

A retailer using spreadsheets or manually updated records may not know exactly what stock is available at a particular moment. An integrated platform could automatically update inventory when an online or in-store purchase occurs.

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The opportunity is supported by the wider UK digital adoption environment. The DBT (2025a) identifies resource planning and customer relationship management technologies among the tools that can contribute to SME productivity. However, if existing solutions are too complex or expensive, there remains space for a simpler product targeted specifically at small businesses.

The competitive advantage would therefore not necessarily come from having more functions. Instead, it could come from providing the functions that small businesses actually need in a simple and accessible way.

Integrated Digital Payment Systems

Digital payments represent another opportunity. Consumers increasingly expect convenient and secure payment methods when purchasing online. For businesses, integrated payment systems can reduce administrative work and make transactions easier to manage.

A new platform could allow customers to pay through cards and other appropriate digital payment methods while automatically recording the transaction against the retailer's order and inventory systems.

The key design challenge is trust. Consumers need confidence that their payment information is secure, while retailers need confidence that transactions will be processed accurately. Consequently, payment functionality should not be treated simply as a technical feature; it should form part of the overall customer experience.

Supply Chain and Last-Mile Delivery

The fifth opportunity area is supply chain and last-mile delivery. Delivery is one of the most difficult elements of e-commerce, particularly when customers and retailers are geographically dispersed. Large e-commerce businesses can benefit from significant economies of scale in logistics, while independent rural retailers may struggle to achieve efficient delivery costs.

This creates an opportunity for a platform that coordinates local delivery. Rather than each retailer arranging deliveries independently, RuralLink UK could allow several participating retailers to use shared delivery routes. For example, if five retailers in the same village receive orders from nearby customers, the platform could group deliveries geographically. This could reduce unnecessary journeys and potentially lower delivery costs. The solution would also provide opportunities for local delivery partners. Instead of competing directly with large national delivery companies, the platform could create a network connecting retailers with independent delivery providers.

Evaluation of the Opportunity Areas

The five opportunity areas can be evaluated against four criteria: user pain points, market gaps, technological enablers, and scalability and sustainability. From a user perspective, the strongest opportunity is the integration of several services rather than the creation of another standalone application. Small retailers need practical solutions that save time and reduce

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complexity. Consumers need convenient access to products, reliable delivery and secure payment.

From a market perspective, the growth of e-commerce creates strong demand. However, competition is also significant. Large platforms already provide sophisticated e-commerce functionality. Therefore, a new venture should avoid competing directly with major global platforms on scale. The stronger strategy is differentiation through a specific underserved segment: rural and independent retailers.

Technologically, cloud computing, mobile applications, digital payment systems, data analytics, mapping technology and application programming interfaces (APIs) make integration increasingly possible. Ofcom's Connected Nations 2025 report indicates that 78% of UK SMEs had access to full-fibre networks by July 2025, although rural coverage remained lower than urban coverage (Ofcom, 2025). This demonstrates both the progress of digital infrastructure and the continuing importance of designing solutions that work effectively in less well-connected areas.

In terms of scalability, a cloud-based platform could initially be launched in one geographical region before expanding to other areas. The business could generate revenue through subscriptions, transaction fees or optional premium services.

Sustainability should also be considered. Economically, helping independent retailers increase sales can strengthen local economies. Socially, the platform could improve consumer access to local products. Environmentally, shared delivery routes could potentially reduce duplicated journeys, although this would need to be measured rather than assumed.

The opportunity with the strongest overall potential is therefore an integrated digital commerce platform specifically designed for rural and independent retailers.

Task 2: Development of the Venture Concept Using Design Thinking

Venture Concept: RuralLink UK

The proposed venture is RuralLink UK, a digital commerce ecosystem designed to connect rural consumers, independent retailers and local delivery providers. The central idea is simple: small retailers should be able to sell online without needing to become technology experts.

RuralLink UK would provide five core functions:

1. A simple online storefront for each participating retailer.
2. Integrated inventory and retail management.
3. Secure digital payment functionality.
4. Basic digital marketing and customer engagement tools.
5. Local delivery coordination.

Customers would access the platform through a website or mobile application. They could search for participating local retailers, view products, place orders and choose an appropriate collection or delivery option. Retailers would have a dashboard showing orders, inventory, customer information and basic sales analytics. Delivery partners would receive grouped

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delivery requests based on location and time. The concept therefore responds directly to the scenario by combining e-commerce, digital marketing, retail management, digital payments and last-mile delivery.

Empathise

The first stage of Design Thinking is Empathise. The purpose is to understand users before attempting to design the solution. The Design Council's Double Diamond similarly begins with Discover, which involves understanding the problem through research and engagement with people affected by it (Design Council, 2024). This reflects a fundamental principle of design thinking: organisations should not assume that they already understand customer needs. RuralLink UK's primary users would be small independent retailers. Secondary users would include rural consumers and local delivery partners.

Small retailers

A typical user persona could be a small independent food retailer operating in a rural town. The owner may have five employees and depend heavily on local customers. They may already use social media but have no dedicated e-commerce system.

The retailer's potential pain points include:

- limited time to manage technology;
- limited technical expertise;
- high costs associated with software;
- difficulty managing stock across physical and online sales;
- limited marketing knowledge;
- expensive individual deliveries;
- uncertainty about return on investment.

These pain points are consistent with government research showing that cost, time and technical skills can be significant barriers to SME digital adoption (DBT, 2025b).

Rural consumers

The second user group is rural consumers. A rural consumer may value local businesses but have limited access to certain products because of distance or restricted opening hours. An online marketplace could provide greater convenience while allowing consumers to continue supporting independent businesses. However, customers would also have expectations around delivery times, product availability, payment security and customer service.

Delivery partners

The third group consists of local delivery providers. Their pain point may be inefficient routes and inconsistent demand. A coordinated platform could provide a more predictable stream of deliveries.

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Research methods

Before developing the final product, RuralLink UK should conduct primary research. This could involve interviews with approximately 20 small retailers, focus groups with rural consumers and interviews with local delivery providers. Customer journey mapping could then be used to identify specific pain points. For example, the retailer journey could be mapped from receiving an order to checking inventory, accepting payment, preparing the product and organising delivery. The purpose would be to identify where unnecessary complexity exists.

Define

The Define stage converts research into a clearly articulated problem. The Design Council explains that the Define stage involves making sense of discovery insights and developing a focused challenge (Design Council, 2024). Therefore, the problem should not simply be described as "small businesses need e-commerce."

The deeper problem is:

Small rural retailers need a simple and affordable way to participate in digital commerce without having to manage multiple complex technologies, while rural consumers need convenient access to local products and reliable delivery. This problem statement creates a clear direction for innovation.

The "How Might We" question can then be formulated as:

How might we help rural independent retailers participate in e-commerce easily and affordably while improving access and convenience for local consumers?

This question is sufficiently broad to encourage creative solutions but sufficiently focused to prevent the project from becoming an attempt to solve every digital problem faced by SMEs.

Ideate

The Ideate stage involves generating multiple potential solutions before selecting the most appropriate concept.

Possible ideas include:

- a shared online marketplace for rural retailers;
- a mobile ordering application;
- a digital loyalty card for independent businesses;
- a local delivery coordination service;
- an integrated retailer management dashboard;
- a subscription-based e-commerce toolkit;
- an AI-supported marketing assistant;
- a digital community marketplace.

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Rather than immediately selecting one idea, these possibilities should be compared against user needs, feasibility and business potential. The strongest concept is a combination of the marketplace, retailer dashboard and delivery coordination system. This approach is consistent with the Double Diamond because the Develop stage encourages generating different responses to a clearly defined problem and co-designing solutions with users (Design Council, 2024).

Business Model and Value Proposition

The Business Model Canvas developed by Osterwalder and Pigneur (2010) can be used to evaluate RuralLink UK's commercial potential.

Customer segments

The primary customer segment is independent rural retailers. Secondary customers are rural consumers. Delivery providers represent an important partner segment.

Value proposition

For retailers, the value proposition is:

"Everything a small rural retailer needs to sell online, manage orders and reach local customers in one simple platform."

For consumers:

"Discover and buy from local businesses through one convenient digital marketplace."

For delivery providers:

"Access coordinated local delivery demand with more efficient routes."

Channels

The platform would use a website and mobile application. Retailer acquisition could be achieved through local business associations, chambers of commerce, councils and direct sales.

Customer relationships

Retailers would receive onboarding support, tutorials and customer service. This is particularly important because government research indicates that SMEs value reliable and personalised support when adopting technology (DBT, 2025b).

Revenue streams

RuralLink UK could use a freemium model. Basic functionality could be offered at a low monthly price, while premium features could generate additional revenue. A small transaction fee could also be applied to online orders.

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Key resources

Key resources would include software developers, cloud infrastructure, payment technology, delivery partnerships, customer support and data analytics.

Key partnerships

Potential partners could include local councils, independent business associations, payment providers, technology companies and local delivery businesses.

Cost structure

The major costs would include software development, hosting, cybersecurity, employee salaries, marketing, customer support and payment processing.

Prototype

The Prototype stage transforms the concept into a tangible representation that can be evaluated with users. The first prototype should not be a fully developed application. Developing the complete product before obtaining user feedback would create unnecessary risk. Instead, RuralLink UK should begin with a low-fidelity prototype showing the main customer journeys.

The retailer prototype could include:

- retailer registration;
- product upload;
- inventory dashboard;
- incoming order screen;
- payment confirmation;
- delivery booking;
- sales analytics.

The consumer prototype could include:

- retailer search;
- product browsing;
- shopping basket;
- payment;
- delivery selection;
- order tracking;
- review functionality.

The delivery partner prototype could include:

- available delivery requests;
- route information;
- collection details;
- delivery confirmation.

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A clickable prototype could then be created using a prototyping platform. Users could interact with the screens without any underlying technology being fully developed. This approach reduces development risk because the venture can identify usability problems before significant financial investment.

Test

Testing should involve real representatives of each user group. The first pilot could involve approximately 10 to 15 retailers in one rural area. A limited number of consumers could then be invited to place test orders. The testing process should measure both qualitative and quantitative outcomes.

Qualitative questions could include:

- Was the platform easy to understand?
- Which functions were confusing?
- Did the retailer feel the platform saved time?
- Did consumers trust the payment process?
- Were delivery options clear?
- What functions were missing?

Quantitative measures could include:

- registration completion rate;
- percentage of users completing their first order;
- average time required to create a product listing;
- order completion rate;
- customer satisfaction;
- retailer retention;
- delivery success rate;
- average delivery cost;
- number of active retailers.

The Lean Startup framework is particularly relevant here. Ries (2011) argues that entrepreneurs should develop a Minimum Viable Product (MVP), measure customer responses and use learning to decide whether to continue, modify or change direction. RuralLink UK's MVP could therefore contain only the essential marketplace, payment and order management functions. Delivery coordination could initially be managed semi-manually before being fully automated. If testing demonstrates that retailers struggle to upload products, the interface should be redesigned. If consumers demonstrate little interest in browsing a marketplace, the business model may need to focus more heavily on retailer-owned storefronts. The key principle is that failure during testing is not necessarily failure of the venture. It provides evidence for improvement.

Wider Innovation Frameworks

Although the five-stage Design Thinking model provides the main structure, RuralLink UK can be strengthened by using several complementary frameworks.

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Double Diamond

The Design Council's Double Diamond divides innovation into Discover, Define, Develop and Deliver. It emphasises divergent and convergent thinking, meaning that businesses should explore multiple possibilities before narrowing their focus (Design Council, 2024). The framework complements the five Design Thinking stages. Empathise corresponds strongly with Discover, while Define remains similar. Ideate and Prototype can be incorporated within Develop, while Test and implementation connect to Deliver. The advantage of combining the models is that Design Thinking provides detailed user-centred stages while the Double Diamond provides a broader innovation process.

Lean Startup

Lean Startup adds an entrepreneurial perspective. Instead of investing heavily in an untested concept, RuralLink UK would develop an MVP, measure performance and learn from customers (Ries, 2011). This reduces financial risk and increases the probability that the final solution will reflect genuine market demand.

Value Proposition Canvas

The Value Proposition Canvas developed by Osterwalder et al. (2014) can be used to align customer jobs, pains and gains with the platform's products and services. For retailers, the key job is selling and managing products efficiently. Their pains include cost, complexity and lack of time. Their desired gains include increased sales, convenience and reduced administrative work. RuralLink UK's features directly address these areas.

Business Model Canvas

The Business Model Canvas provides a broader commercial perspective by examining customers, value propositions, channels, relationships, resources, partners, activities, costs and revenue. This prevents the venture from becoming purely a design exercise. A product may be desirable to users but still fails if it cannot generate sufficient revenue.

Scalability and Sustainability

Scalability is an important consideration because the scenario specifically asks for opportunities with potential for growth. RuralLink UK could initially operate within one rural region. Once the model is validated, the company could expand geographically. Because the platform would be cloud-based, additional retailers could be added without requiring major physical infrastructure. The business could also create regional delivery networks rather than constructing its own national delivery fleet. The platform could generate network effects. As more retailers join, consumers gain more reasons to use the platform. As more consumers use the platform, retailers have greater incentives to join. However, growth should be controlled. Rapid expansion before the platform is proven could result in poor customer service and technical problems. Sustainability should be considered across three dimensions.

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Economic sustainability

The business should generate recurring revenue through subscriptions and transaction fees. Retailers should also generate measurable value from using the platform.

Social sustainability

Supporting independent businesses can contribute to local economic resilience. The platform could also help consumers access products without always travelling to larger towns or cities.

Environmental sustainability

Shared delivery routes could potentially reduce duplicated journeys. The platform could also encourage local purchasing and collection points. However, environmental benefits should be measured through indicators such as delivery kilometres per order rather than assumed.

Risks and Ethical Considerations

Despite its potential, RuralLink UK would face several risks. The first is competition. Large e-commerce providers have considerable financial and technological resources. RuralLink UK therefore needs a clear niche rather than attempting to compete on scale.

The second risk is retailer adoption. A platform may fail if retailers believe that learning another system requires too much time. This is why simplicity and onboarding support are critical.

The third risk is data protection. The platform would process customer information and potentially payment-related information. Appropriate security, privacy and UK data protection requirements would therefore need to be incorporated from the beginning.

The fourth risk concerns online consumer protection. Businesses selling online must provide consumers with accurate information and comply with relevant consumer protection requirements. The UK's Competition and Markets Authority has issued guidance explaining businesses' responsibilities concerning unfair commercial practices (CMA, 2025).

Online marketplaces also create product safety considerations. Government research into online marketplaces highlights the importance of consumer safety where third-party sellers use digital platforms (OPSS, 2025). RuralLink UK would therefore need clear retailer verification procedures, product policies and mechanisms for handling complaints.

Another issue is digital exclusion. Although broadband access continues to improve, rural connectivity remains less consistent than urban connectivity in some areas. Ofcom reported that in July 2025, 78% of UK SMEs had access to full-fibre networks, but rural full-fibre coverage for SMEs was considerably lower in England, Scotland and Wales than urban coverage (Ofcom, 2025). The platform should therefore be designed to function effectively on mobile devices and relatively modest connections.

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Implementation Plan

RuralLink UK should be implemented through several stages.

Stage 1: Research

The first three months should focus on customer research. Interviews, surveys and observations should be conducted with retailers, consumers and delivery providers.

Stage 2: Concept development

The following two months should focus on developing the value proposition, business model and user journeys.

Stage 3: MVP development

A basic platform should then be developed containing retailer registration, product listings, ordering and payment functionality.

Stage 4: Pilot

The MVP should be tested with a small group of retailers in one rural community.

Stage 5: Evaluation

User feedback and performance data should be analysed. The platform should then be redesigned based on evidence.

Stage 6: Regional expansion

Once the model demonstrates sufficient demand, RuralLink UK could expand to additional rural areas. This phased approach reflects both Design Thinking and Lean Startup principles because it prioritises learning before large-scale investment.

Conclusion

The UK e-commerce environment presents substantial opportunities for innovation. Online retail has become a permanent component of consumer behaviour, with internet sales representing 27.4% of total retail sales in 2025 (ONS, 2026a). At the same time, the digital transformation of SMEs remains incomplete. Government research identifies cost, time, skills and implementation complexity as significant barriers to digital adoption (DBT, 2025b).

The analysis of the scenario identifies five major opportunity areas: e-commerce platforms, digital marketing, retail management software, integrated digital payments and supply chain/last-mile delivery. Although each represents an individual opportunity, the strongest potential lies in integrating them into a simple solution aimed at an underserved customer group.

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The proposed venture, RuralLink UK, responds to this opportunity by creating an integrated digital commerce ecosystem for rural independent retailers. The platform would allow retailers to sell online, manage inventory, process payments, market their products and coordinate local delivery. Consumers would gain easier access to local products, while delivery partners could benefit from more coordinated demand.

The five stages of Design Thinking provide a suitable approach for developing the venture. Empathise allows the business to understand the experiences of retailers, consumers and delivery partners. Define converts those insights into a focused problem statement. Ideate generates alternative solutions. Prototype makes the strongest concept tangible without requiring full development. Finally, Test allows the business to evaluate the solution with real users and make evidence-based improvements.

The use of wider frameworks strengthens the approach. The Double Diamond provides an overall innovation structure, the Lean Startup framework reduces entrepreneurial risk through MVP development and experimentation, the Value Proposition Canvas ensures alignment between customer needs and the proposed solution, and the Business Model Canvas evaluates commercial viability.

Ultimately, the opportunity is not simply to create another e-commerce website. The greater opportunity is to make digital commerce accessible to businesses that may currently find digital transformation too expensive, complicated or time-consuming. By placing users at the centre of development and continuously testing assumptions, RuralLink UK could create a scalable and sustainable venture that supports both digital transformation and the resilience of local economies.

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